OMB Control Number 1505-0222

ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION
(Include Holding Company Where Applicable)

MB Financial, Inc. / MB Financial Bank, N.A.

Person to be contacted regarding this report:	Susan Lepore	RSSD: (For Bank Holding Companies)	1090987
CPP Funds Received:	$196,000,000	Holding Company Docket Number: (For Thrift Holding Companies)	
CPP Funds Repaid to Date:	$0	FDIC Certificate Number: (For Depository Institutions)	3628
Date Funded (first funding):	12/5/2008	City:	Chicago
Date Repaid[1]:		State:	Illinois

[1]If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

☒	Increase lending or reduce lending less than otherwise would have occurred.	During 2009, we had a net increase in loans of $198 million and acquired $296 million in loans from the FDIC. We originated $2 billion in new loan commitments and renewed $2.7 billion in existing loans for our customers during this period.

☒	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	During 2009, commercial related credits accounted for $1.7 billion of the new loan commitments and $2.7 billion of the renewed loans. Consumer, residential real estate, home equity and indirect vehicle loans accounted for $294 million of the new loans and $32 million of the renewed loans.
☒	Increase securities purchased (ABS, MBS, etc.).	Investment securities increased $1.5 billion, to $2.9 billion at 12/31/09 from $1.4 billion at 12/31/08. During 2009, we purchased $2.2 billion in securities and acquired $1.9 billion in securities from the FDIC. Agency guaranteed MBS accounted for 52% of these securities.
☐	Make other investments	
☐	Increase reserves for non-performing assets	

☐	Reduce borrowings	
☐	Increase charge-offs	
☒	Purchase another financial institution or purchase assets from another financial institution	Our company acquired four failed financial institutions in transactions with the FDIC during 2009; including the assumption of approximately $7 billion of deposits and acquisition of loans of approximately $296 million and $1.9 billion in investment securities.
☐	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP funds?

The capital infusion of CPP funds allowed the company to avoid a reduction in force by providing the confidence to continue to grow our business. Total assets increased $2.0 billion or 23.2% to $10.9 billion at December 31, 2009 from $8.8 billion at December 31, 2008. The total number of retail banking center locations has increased to 87 at December 31, 2009 from 72 locations at December 31, 2008.

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?

CPP funds gave our company the confidence to continue to increase lending and provide our customers with consistent access to credit. Without the CPP funds, our company would have likely been required to reduce our new loan originations to maintain acceptable capital relative to the risk in our balance sheet.

Also, without the capital infusion of CPP funds, our company may not have acquired as many as four failed financial institutions in transactions with the FDIC during 2009. Because we were able to acquire four failed financial institutions in such transactions, we were able to add nearly 300 employees. Between December 31, 2008 and December 31, 2009, MBFI's full time equivalent employees increased from 1,342 to 1,638.

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.

Receipt of CPP funds has also allowed us to continue working with borrowers to keep them in their homes through our loan modification and loss mitigation activities. During 2009, we allowed reinstatements, short sales, deeds-in-lieu of foreclosure and modified payment plans for 183 borrowers, enabling these families to stay in their homes. During this time period, our overall loss mitigation actions outnumbered the number of foreclosures filed of 40. MB has also extended its loss mitigation efforts to include investor-owned mortgages that we service. Specifically, our loss mitigation efforts have helped an additional 224 of these borrowers versus the 19 foreclosures filed during that time period.